



Go beyond physical cards

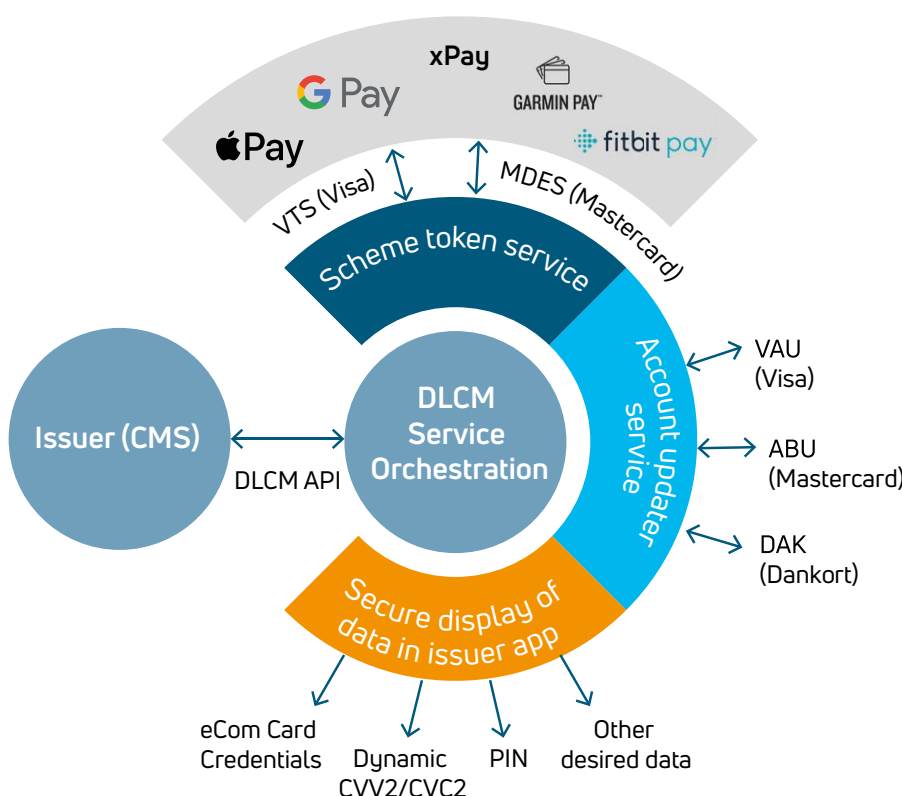
Nets Digital Life Cycle Management (DLCM) Services enables you with one interface to create digital customer journeys for your full card portfolio of physical and virtual cards.

Both as mono- and multi-scheme issuer, you benefit greatly from the state-of-the-art scheme agnostic interface delivered via the DLCM API.



One API Interface for three modular services enables you to provide a digital first user experience for your customers with minimal investments, while reducing operating expense. Customers can intuitively provision their cards to their preferred digital wallet and, enable automatic updates of latest card credentials at the merchants, and securely and compliant be enabled to read all card credentials directly in the mobile bank app.

- ✔ **End-to-End Digital:** Solution provides full digitised card life-cycle management
- ✔ **Low cost:** Reduce investments and running costs for the foundation of your digitised card strategy
- ✔ **Cost transparency:** Complete cost transparency for the full lifetime of the service
- ✔ **Simplicity:** One offload of cards from CMS for access to the full stack of modular services
- ✔ **Customer Satisfaction:** Attract and retain customers with leading card payment experiences
- ✔ **Grow Digital Turnover:** Increase customer usage by securing top-of-wallet status
- ✔ **Seamless UX:** Easily integrates into an existing digital banking experience
- ✔ **PCI Scope:** Option to remove your PCI Scope
- ✔ **Live today:** In production with customers



Complementary services to DLCM API:

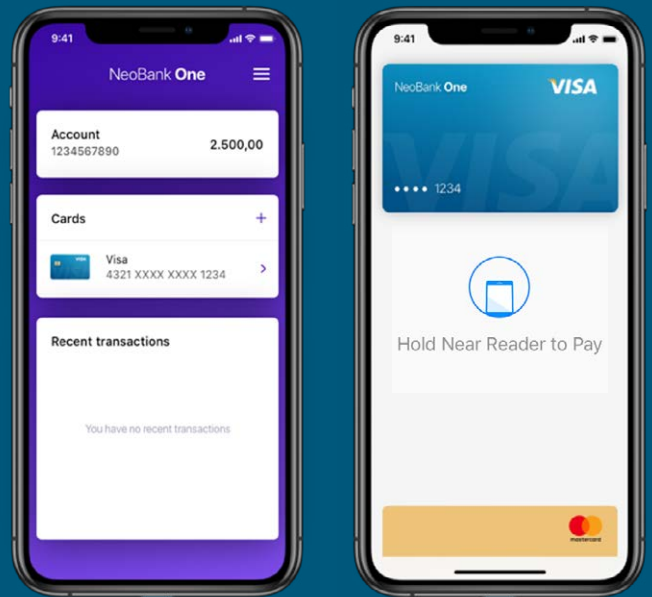
- ➔ **Instant Issuing**
Instant enablement of card usage
- ➔ **Notifications**
Instant notifications to the customer for card usage events.
- ➔ **CardControl**
Fully customisable card blocking opportunities for customer and Bank
- ➔ **Instant 3DS enrolment**
Instant enrolment for enablement of eCommerce payments on virtual eCom cards

Scheme Token Service

Full control of all token management

Via the DLCM API you easily access the module for token management, which includes management of issued tokens and provisioning of tokens to the preferred xPay wallets.

One interface (API) for both Visa Token Service (VTS) and Mastercard Digital Enablement Service (MDES). Apply one or both and stay enabled for any new preference.



CONTROL: Stay in control of the end-to-end life-cycle of tokens



FRICTIONLESS: Smooth and customer friendly in-app push provisioning to xPay



CERTIFIED: Certified by Apple Pay, Google Pay and ready for Garmin, Fitbit and prepared to include any new xPay of choice

Desired xPay integration

To support use cases for in-store payments, the solution offers full support for issuance of cards to major xPays, e.g. Google Pay, Apple Pay, Fitbit and Garmin Pay, enabling contactless payments at POS using cardholder's mobile or wearable device. Nets' solution enables your customers to enrol their card into the relevant xPay wallet using the preferred method. The API adds support for new xPay wallets providers based on market availability and on your requests.

How it works

The service is based on tokenisation using the card schemes' tokens, provided via DLCM API to orchestrate and manage tokens. The solution includes all necessary components for token issuance (card provisioning to xPay) and token management. The solution is certified for both Google Pay and Apple Pay and includes service for generation of necessary payload for issuer to provide in-app provisioning of cards to the relevant xPay/OEM from your bank application, as well as an online portal for your token management and control. The encryption and decryption of data towards the token service(s) is integral to the solution.

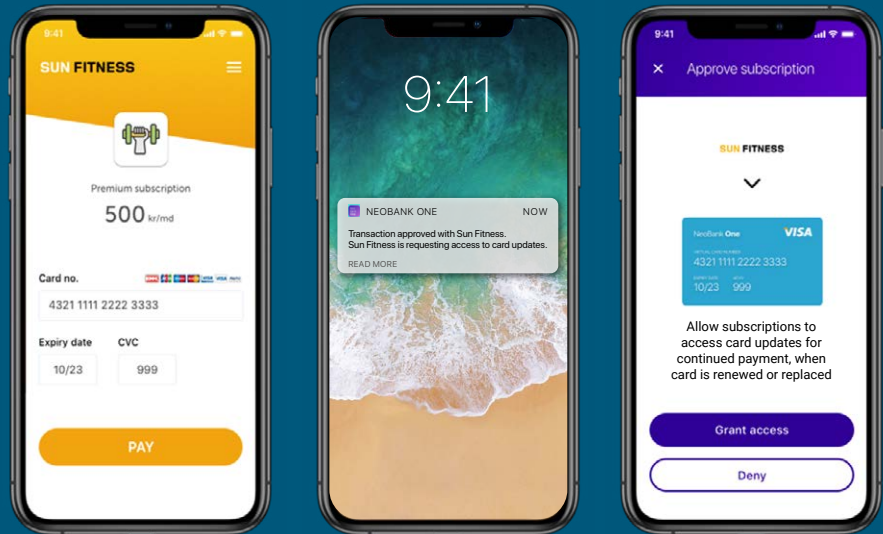
Continuous updates

The service is continuously updated towards latest version of the schemes token services for full up-to-date service availability. This naturally includes schemes mandates, such as cloud based token support.

Account Updater Service

Smooth adaptation to the subscription economy

Remove the risk of failed subscription payments due to renewed or replaced cards via the automated and frictionless updating of card credentials within merchants' payment infrastructure.



SIMPLE: One certified interface to accommodate schemes' mandated compliance



AUTOMATION: Higher level of customer service satisfaction through automation



INCREASE TRANSACTIONS: more successful recurring transactions



LESS MANAGED SERVICE: Reduce calls to customer service due to minimising failed authorisation attempts

Scheme Mandate

Issuers must enable an interface towards the card schemes to enable the card schemes' respective account updater service. These services are VISA VAU (VISA Account Updater) and MasterCard ABU (Automatic Billing Updater) services. The DLCM-service additionally includes account updater for Dankort in Denmark.

How it works

With the Account Updater Service, the Nets DLCM API provides the full service on the first leg between you and the card schemes. The card schemes are responsible for the information exchange back and forth with the merchants.

The purpose of the services is to ensure that card-on-file data are kept up-to-date so that recurring card-on-file payments seamlessly continuous despite card renewal, or card replacement, that may have changed the original PAN and/or expiry date.

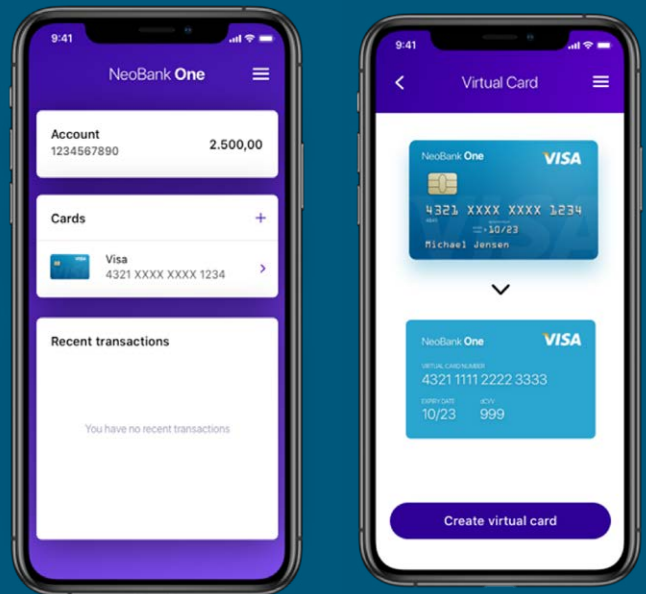
Continuous updates

The service is continuously updated towards latest version of the schemes account updater services for full up-to-date service availability.

Secure Data Display Service

Securely make sensitive and useful data available to your customers

Provide your customers with easy and secure access to sensitive data via the DLCM Service. Make card credentials for eCommerce Payments available via preferred application.



REDUCE FRAUD:

Add Dynamic CVV for better protection against eCommerce-based fraud



CUSTOMISE:

Design the look of the virtual cards as you like it



VIRTUAL COMPLEMENTARY:

Completes the virtual card payment experience together with xPay



CO-CREATE:

Include the data that you want to make available in a secure channel for your customers

How it works

This service enables a cardholder to retrieve and view card credentials for completing a checkout during online shopping. The service supports secure presentation of all required card credentials, including full PAN, expiry date and CVV, in a way which does not enforce dealing with PCI sensitive data at your back-end system and front-end applications. The service – in combination with instant issuing – enables a customer to start using a card instantly, long before the card is physical received by the customer.

Static or Dynamic CVV2/CVC2

The service can be combined with solution for usage of either a static CVV2/CVC2 or a dynamic CVV2/CVC2 value, depending on your preference and risk appetite.

Combine virtual with physical card

The virtual card for eCommerce service can also be used in combination with physical cards, where you have the option to remove the CVV value printed on the physical card and only make CVV available to customers through the mobile bank app.



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